Remember, the RSC is hardly a small group. It is made up of over 170 House Republicans—80 percent—80 percent—of the House Republicans, including Speaker JOHNSON and his entire leadership team. The budget plan is the Republican agenda, plain and simple.

By releasing this budget, the vast majority of House Republicans are calling for cuts to Social Security and Medicare. Do you hear that, the folks in America? The vast majority of House Republicans want to cut Social Security and Medicare. Beware of what they want. They want to threaten IVF access. They want to deny healthcare to people with preexisting conditions. They want national abortion bans, and they want to sabotage any hope of lowering prescription drug costs. The list could go on and on.

The Republican Study Committee plan is cruel; it is fringe—way out of line with what most Americans want—but, unfortunately, it is what the House Republicans envision for our country. It speaks volumes that, on the very same day President Biden and Democrats announced tens of thousands of new jobs to increase U.S. microchip production, the Republican Study Committee called for over $1.5 trillion in cuts to Social Security.

It is just like former President Donald Trump, who recently said, ''There is a lot you can do,'' regarding cuts to Social Security.

The RSC's budget also doubles down on Republican efforts to threaten in vitro fertilization access.

Republicans can pretend all they want to sound moderate on women's choice now that they have created so much backlash, but this budget plan makes it clear they are the same old anti-choice, anti-woman party, and I have no doubt—should they get into power in the House, Senate, and Presidency, which I don't think will happen and hope and pray won't happen—choice will be clearly at risk.

That is not all. The RSC's budget would gut the Affordable Care Act and CHIP, the Children's Health Insurance Program, which means ripping away health coverage for millions of American families and people with preexisting conditions. The RSC's budget, of course, includes trillions of dollars in tax cuts for the wealthiest few and large corporations, leaving working-class people—middle-class families—to pick up the tab.

The Republican agenda released yesterday is dangerous and disastrous for America and the American people. The contrast could not be clearer. While Democrats invest in the American people, the Republican agenda released yesterday is dangerous—disastrous—for the American people.

I yield the floor.

RECOGNITION OF THE MINORITY LEADER

The ACTING PRESIDENT pro tempore. The Republican leader is recognized.

NOMINATION OF ADEEL ABDULLAH MANGI

Mr. MCCONNELL. Mr. President, I have spoken repeatedly about the nomination of Adeel Mangi to the Third Circuit Court of Appeals. Notwithstanding his anti-Semitic affiliations, it seems every week a new law enforcement organization announces its opposition to this nominee for his record of associating with the most radical type of anti-police activists—those who support cop killers.

Apparently, some Democrats are finally listening to law enforcement and the Jewish groups sounding the alarm.

Last week, a number of Democratic Senators reportedly told the White House that they didn't think Mr. Mangi has the votes. This, of course, produced a panic on the left. This week, a New York Times columnist accused Republicans of Islamophobia for criticizing Mangi and his dalliance with anti-Semitic activists. Democrats, on the other hand, were urged to get in line and vote for him.

Who is giving this advice?

Well, the author of the piece herself had previously speculated that Israel may be engaged in genocide in Gaza. She called the Israeli war of self-defense a ''charnel house of horrors.'' She defended the anti-Semitic Boycott, Divestment and Sanctions movement, and she even got mealymouthed about the October 7 attacks, saying:

[T]wo can play the game of who started it and who is to blame, rolling back the clock to biblical times to try to fix ultimate responsibility for the catastrophe of Israel and Palestine.

So, again, what has Mr. Mangi done to deserve friends like these or, indeed, to merit such a vehement, blinkered defense from the Biden administration?

Just yesterday, the White House called opposition to Mr. Mangi's nomination a ″smear campaign solely because he would make history as the first Muslim to serve as a federal appellate judge.''

How insulting. What self-respecting attorney wants to hear that a President cares more about the demographic tick boxes than their life's work?

Besides, in the case of Mr. Mangi, Senate Republicans' opposition has absolutely nothing to do with his Muslim faith. Rather, it has everything to do with his longstanding sympathy for and association with some of the most radical elements in society.

I happily voted for the first Muslim article III judge at the outset of the Biden administration, also of New Jersey—so did 31 of my Republican colleagues—in one of the largest bipartisan votes for a judge in the Biden Presidency. But we didn't support this nominee because he was Muslim; it was because he had an extraordinary personal and professional background.

Mr. Mangi's associated center at Rutgers asks convicted terrorists if we overly ''exceptionalize'' 9/11. Judge Quraishi, on the other hand, thought 9/11 was exceptional and joined the Army soon after, rendering honorable service in Iraq.

Mr. Mangi spent his career making millions in defending corporate clients like foreign energy companies, massive drugmakers, and even chocolate monopolies, all while volunteering his time to support anti-police activists. Judge Quraishi, on the other hand, supported law enforcement professionally, first at Immigration and Customs Enforcement and then as an assistant U.S. attorney.

We are told that any questioning of Mr. Mangi's record is Islamophobia. On the other hand, the terrorist-adjacent Council on American-Islamic Relations demanded that Senators probe Judge Quraishi's experience in the Army and in law enforcement, saying their concerns ''must be addressed.''

According to Democrats' rhetoric, shouldn't this organization also be condemned for Islamophobia?

Two Muslim Biden nominees with records as different as night and day—Republicans happily supported the nominee who served his country and backed the blue. We have and we will continue to oppose the nominee who has repeatedly chosen, instead, to mingle with supporters of terrorists and cop killers.

I hope more Democrats will join us in opposing Mr. Mangi, and should they fall victim to spurious associations of bias, perhaps they should remind the White House of an alternative candidate, rested and ready, in the Federal courthouse in Trenton, NJ.

I suggest the absence of a quorum.

The ACTING PRESIDENT pro tempore. The clerk will call the roll.

The senior assistant legislative clerk proceeded to call the roll.

Mr. DURBIN. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The ACTING PRESIDENT pro tempore. Without objection, it is so ordered.

Mr. DURBIN. Mr. President, Adeel Mangi has been nominated by President Biden to serve on the Third Circuit. We have had a hearing before the Judiciary Committee, a vote in the committee, and his name is on the calendar.

In recent weeks, we have heard an amazing number of attacks against this individual. It is hard to imagine some of the things that are being said about him. They bear no resemblance to the truth.

What was said this morning on the floor of the U.S. Senate is painful. To accuse a nominee of being anti-Semitic is heartbreaking when it is not true. In this case, it clearly is not true.

After the initial hearing on Mr. Mangi, who would be the first Muslim to serve on the Federal circuit bench, we received communications from several groups in defense of his nomination and critical of the questioning that took place in the Senate Judiciary Committee. One of the most noteworthy came from the Anti-Defamation League.

The ADL issued a statement in response to what they called ''the inappropriate and prejudicial treatment of

Adeel Abdullah Mangi, a nominee for the U.S. Circuit Court of Appeals.'' I am going to read this in its entirety because it clearly rebuts the charge that was made on the Senate floor today that this nominee is anti-Semitic:

As the leading anti-hate organization in the world, whose mission is ''to stop the defamation of the Jewish people and to secure justice and fair treatment to all,'' ADL is compelled to speak out about the inappropriate and prejudicial treatment of Adeel Abdullah Mangi, a nominee for the U.S. Circuit Court of Appeals, during the Judiciary Committee Hearing on December 13, 2023.

The ADL statement goes on to say:

During his confirmation hearing, Mr. Mangi was subjected to aggressive questioning unrelated to . . . professional expertise or qualifications. Rather, he was forced to provide responses to a wide range of inquiries regarding his views on global strategic considerations in a manner that inappropriately politicized these issues and raised serious questions regarding pretext and bias.

The ADL statement goes on to say:

Just as associating Jewish Americans with certain views or beliefs regarding Israeli government actions would be deemed antisemitic, berating the first American Muslim federal appellate judicial nominee with endless questions that appear to have been motivated by bias towards his religion is profoundly wrong.

The ADL goes on to say:

Hate, bias, and bigotry have no place in government, especially in the hallowed halls of Congress. When nominees approach a congressional hearing, their religion, heritage, race, gender, or any other protected identity characteristic should not be a subject for political fodder.

This was an attempt to create controversy where one did not exist.

ADL urges leaders to refrain from fueling discrimination and hate—and urges the Senate to offer Mr. Mangi a fair vote, based on his qualifications and fitness for the job.

That statement from the ADL—as they describe themselves, the ''leading anti-hate organization in the world'' when it comes to the Jewish people—is specific and directed toward those who are really making criticisms of Mr. Mangi which are not warranted in any aspect of fact.

To have a man characterized as anti-Semitic on the floor of the U.S. Senate is a gross miscarriage of justice in this case. This gentleman could not have been more explicit in his statements against terrorism, against what happened in Israel on October 7, and the fact that he is coming before this body with no prejudice whatsoever toward the Jewish people.

The questions that were asked of him, a Muslim nominee, are heartbreaking. At one point, one of the Republican Senators asked if he celebrated 9/11 in his family household. He said: Of course not. He was sickened by what happened on that day and had friends who were associated with the losses.

This kind of treatment of any nominee is unacceptable in America. To charge someone as anti-Semitic on the floor of the U.S. Senate is truly unfortunate, if not scandalous in itself. We should be fair to every nominee, whether proposed by a Democratic or Republican President, and we should not have any prejudice or bigotry when it comes to a person because of their religious beliefs.

I am sorry that this was said on the floor of the Senate this morning. I hope that the person who did it will have second thoughts about whether or not that was appropriate.

CREDIT CARD COMPETITION ACT OF 2023

Now, Mr. President, on a completely separate issue, last month, I invited the CEOs of Visa, Mastercard, United Airlines, and American Airlines to testify before the Judiciary Committee, which I chair, about competition in the credit card market.

I have been working for nearly 20 years to break the Visa-Mastercard duopoly in the debit and credit markets, which would reduce costs for small businesses and lower prices for consumers.

In 2006, I was the most junior member of the Judiciary Committee when I first learned about interchange fees. I literally didn't know they existed. They are known as swipe fees as well. These are fees that are deducted every time you swipe your debit or credit card and paid to the bank that issued the card.

For debit transactions, this fee is now capped at 21 cents, plus .05 percent of the transaction. That is because of legislation which is known either in an honorable way or in a questionable way as the Durbin amendment that I wrote in the year 2010. However, for credit card transactions, interchange fees are much higher—in the range of 2 to 3 percent. That means if you go to a restaurant and pay $20 for your meal, 40 to 60 cents goes to the bank that issued the credit card you used to pay for the meal.

This may not sound like a lot, but it adds up. It is estimated that businesses paid more than $100 billion in swipe fees on Visa- and Mastercard-branded cards in 2023 alone. In fact, swipe fees can be small businesses' second highest cost behind only the cost of labor.

Small businesses have no choice but to pay the fees. Visa and Mastercard control more than 80 percent of the U.S. credit card market, accounting for 576 million cards. They use this power to dictate interchange fees to businesses. It is a take-it-or-leave-it proposition.

Because margins at these small businesses are often low, they feel compelled to pass on these fees directly to consumers in the form of higher prices. This means all of us—whether you pay with a credit card, a debit card, or cash—are subsidizing banks like JPMorgan Chase, which just announced it made $49.6 billion in net income in 2023—the most in the history of the American banking industry.

Thankfully, there is an answer or a solution to the problem. The Credit Card Competition Act, a bipartisan bill I introduced last year with Republican Senator ROGER MARSHALL of Kansas, would inject much needed competition into the credit card market and break the Visa-Mastercard stronghold.

Here is what our bill says: If a bank with $100 billion or more in assets—only 30 banks, incidentally, qualify—wants to issue a credit card on the Visa or Mastercard network, it would have to offer a second network other than Visa or Mastercard to process transactions.

That is known euphemistically as competition. In this way, merchants will finally have a choice. If Visa or Mastercard offers the best service or security or the lowest cost, the merchant can use it, but if the other network offers a better deal, the merchant can choose that instead. That is known as competition.

By forcing Visa and Mastercard to actually compete for merchants' business, we are aiming to end the cycle of increasing interchange fees that is breaking the backs of small businesses.

As you can imagine, Visa, Mastercard, and their big bank partners don't like our bill.

The bill is expected to save merchants and consumers $15 billion every year in interchange fees. That is $15 billion a year coming out of the pockets of Wall Street banks and into the pockets of American consumers.

That is why the credit card companies and banks have poured more than $51 million into lobbying efforts to defeat my bill—$51 million. They have also enlisted airlines in their effort. An article in The Atlantic recently explained why:

Airlines are just banks now. They make more money from [their] mileage programs [and credit cards] than from flying airplanes.

So as you think of a major airline, like United Airlines, it is basically a credit card company that owns some planes. That is why anyone who has traveled through the airport here in DC, watched TV, or used the internet is probably seeing ads claiming ''DICK DURBIN wants to take away your credit card rewards.'' The problem in these breathless claims is that they are false. Rewards programs will be alive and well long after the Credit Card Competition Act becomes law. We know this from data, real-world experience, and common sense.

Let's start with data. One study found that my bill would have a negligible impact at most on rewards and noted that banks' swipe fees provide a more than sufficient margin to maintain current reward levels. That is a far cry from what consumers suffered when United Airlines recently devalued its miles for international travel last summer.

These findings are consistent with the experiences of other countries. Other countries have decided to protect their consumers from these swipe fees with their credit cards. Australia capped the interchange fee at 0.8 percent in 2003. The European Union